

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-2(c)**

CGG 17-021154  
Shapiro & DeNardo, LLC  
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ATTORNEYS FOR BANK OF AMERICA, N.A.

IN RE:

SYLVIA Y. SMITH, DEBTOR

Order Filed on July 21, 2020  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

CASE NO.: 17-32361-JNP

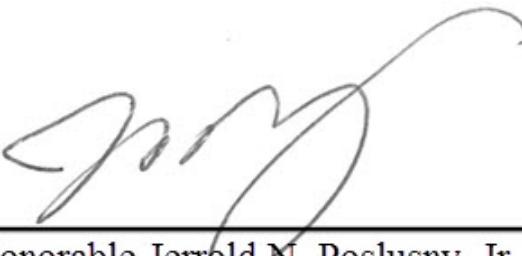
JUDGE: HONORABLE JERROLD N.  
POSLUSNY, JR.

CHAPTER: 13

**ORDER ON CREDITOR'S CERTIFICATION OF DEFAULT**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby ORDERED.

**DATED: July 21, 2020**



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Honorable Jerrold N. Poslusny, Jr.  
United States Bankruptcy Court

This matter being opened to the Court by Shapiro & DeNardo, LLC, Attorneys for BANK OF AMERICA, N.A., hereinafter "Secured Creditor", upon the filing of a Certification of Default for an Order Vacating Stay in a Chapter 13 Case for failure of the Debtor to make post-petition payments on a mortgage obligation, and due notice of said Certification having been given by mail to the Trustee, the Debtor and the attorney for the Debtor, and the Court having heard the matter on June 9, 2020, and for good cause shown,

1. Debtor is currently delinquent in post-petition payments for the months of April 1, 2020 through July 1, 2020 in the total amount of \$5,125.44, less a suspense of \$624.34, for a total amount of \$4,501.10.

2. To cure the delinquency outlined in paragraph one (1), Debtor will remit monthly cure payments in the amount of \$562.63 for the months of August 1, 2020 through February 1, 2021, and a final cure payment in the amount of \$562.69 for the month of March 1, 2021.

3. Starting August 1, 2020, Debtor will also maintain all contractually due payments, which currently are in the amount of \$1,281.36 per month.

4. Payments should be submitted to the Secured Creditor via Certified Check to the below address:

Carrington Mortgage Services, LLC  
P.O Box 3730  
Anaheim, CA 92806

5. Debtor shall reimburse Secured Creditor \$350.00 in attorney fees and \$181.00 in court costs through his/her Chapter 13 Plan of Reorganization. The Trustee shall amend his/her records to reflect same.

6. If the Debtor(s) fails to make any payments detailed in this Consent Order within thirty (30) days of the date the payments are due, or if any of the funds paid fail to clear for insufficient funds or are dishonored for any reason, then the Secured Creditor may send Debtor and Debtor's Counsel a written notice of default of this Consent Order. If the default is not cured within ten (10) days of such notice, Mortgagee may obtain an Order Vacating the Automatic Stay as to the Collateral by submitting a Certification of Default to the Bankruptcy Court, specifying the Debtor(s) failure to comply with this Consent Order, with a copy of any application, supporting certification, and proposed Order to be served on the Chapter 13 Standing Trustee, Debtor(s) Counsel and Debtor(s) as required by the local bankruptcy rules.

Certificate of Notice Page 3 of 3  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Sylvia Y Smith  
 Debtor

Case No. 17-32361-JNP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: pdf903

Page 1 of 1  
 Total Noticed: 1

Date Rcvd: Jul 22, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 24, 2020.

db +Sylvia Y Smith, 14 Cherokee Drive, Galloway, NJ 08205-3735

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 24, 2020

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 22, 2020 at the address(es) listed below:

Elizabeth L. Wassall on behalf of Creditor BANK OF AMERICA, N.A. ewassall@logs.com, njbankruptcynotifications@logs.com  
 Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
 Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
 Moshe Rothenberg on behalf of Debtor Sylvia Y Smith moshe@mosherothenberg.com, alyson@mosherothenberg.com;ajohn880@gmail.com  
 Rebecca Ann Solarz on behalf of Creditor BANK OF AMERICA, N.A. rsolarz@kmllawgroup.com  
 U.S. Trustee USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 6